

Exhibit Z:

PO Box 9701
Allen, TX 75013



0005809 01 MB 0.531 **AUTO T7 0 7134 48237-186774 -C01-P05814-
KATRINA BERGUNDER
24674 REPUBLIC AVE
OAK PARK MI 48237-1867



Your Dispute Results

Report # 1890-4786-29 for Jun 07, 2023



Hi, Katrina. Welcome to your Dispute Results.

Our reinvestigation of the dispute(s) and/or other request(s) you recently submitted is now complete. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our reinvestigation.

In response to your recent request, we are sending you this credit report. Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. We will process disputes generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record. If we were able to make changes to your credit report based on information you provided, or if you requested the addition of a statement, we have done so. Otherwise, we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

How to Read Your Results

Deleted - This item was removed from your credit report. **Remains** - The company that reported the information has certified to Experian that the information is accurate. This item was not changed as a result of our processing of your dispute. **Updated** (Your results will indicate which one of the following applies.) – a) The information you disputed has been updated. Please review your report for the details. b) The item you disputed has been updated, which may include an update to the disputed information. Please review your report for the details. c) Information on this item has been updated. Please review your report for the details. **Verified and Updated** - The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated. Please review your report for the details. **Processed** - This item was either updated or deleted; Please review your report for the details.

Here are your results

Credit items

JPMC CARD 464018205119.... Outcome: Updated - The item you disputed has been updated, which may include an update to the disputed information. Please review your report for the details.

Dispute Results (Continued)

Before Dispute

JPMCB CARD Partial Acct # 464018205119....
PO BOX 15369 WILMINGTON DE 19850; (800) 945 2000

Date opened	Terms	Recent balance
Feb 2009	Not reported	\$9,772 as of May 2023
Address ID #	Monthly payment	This account is scheduled to continue on record until Sep 2027.
0109768569	Not reported	
Type	Credit limit or original amount	
Credit Card	\$8,000	
Responsibility	High balance	
Individual	\$9,772	

Comment:
Account closed at credit grantor's request.

This item was updated from our processing of your dispute in May 2023.

Status (Jul 2021) Account charged off.
\$9,772 written off. \$9,772 past due as of May 2023.

Payment history: Jun 2016 - May 2023

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	CO	CO	CO	CO	CO							
2022	CO											
2021	30	60	90	120	150	180	CO	CO	CO	CO	CO	CO
2020												
2019												
2018												
2017												
2016							OK	OK	OK	OK	OK	OK



	Jun21	May21
Account Balance	\$9,772	\$9,614
Date Payment Received	11.17.20	11.17.20
Scheduled Payment Amount	\$256	\$283
Actual Amount Paid	No Data	No Data

Between May 2021 and Jun 2021, your credit limit/high balance was \$8,000

After Dispute

JPMCB CARD Partial Acct # 464018205119....
PO BOX 15369 WILMINGTON DE 19850; (800) 945 2000

Date opened	Terms	Recent balance
Feb 2009	Not reported	\$9,772 as of Jun 2023
Address ID #	Monthly payment	This account is scheduled to continue on record until Sep 2027.
0109768569	Not reported	
Original creditor	Credit limit or original amount	
L	\$8,000	
Type	High balance	
Credit Card	\$9,772	
Responsibility		
Individual		

Comment:
Account closed at credit grantor's request.

This item was updated from our processing of your dispute in Jun 2023.

Status (Jul 2021) Account charged off.
\$9,772 written off. \$9,772 past due as of Jun 2023.

Payment history: Jul 2016 - Jun 2023

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	CO	CO	CO	CO	CO	CO						
2022	CO											
2021	30	60	90	120	150	180	CO	CO	CO	CO	CO	CO
2020												
2019												
2018												
2017												
2016							OK	OK	OK	OK	OK	OK

	Jun21
Account Balance	\$9,772
Date Payment Received	11.17.20
Scheduled Payment Amount	\$256
Actual Amount Paid	No Data

As of Jun 2021 your credit limit/high balance was \$8,000

If the reinvestigation does not resolve your dispute, you have the right to add a statement of up to 100 words to your file disputing the accuracy or completeness of the information.

If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to Experian including this information in every credit report we issue about you. You may contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly. You may provide us additional information or documents about your dispute to help us resolve it by visiting www.experian.com/upload. You may also mail your information to Experian, P.O. Box 9701, Allen, Texas 75013.

You may file a complaint about Experian or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office. If there has been a change to your credit history resulting from our reinvestigation, or if you add a consumer statement, you may request that Experian send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of Colorado, Maryland or New York), or within the last year for any non-employment purpose under the California Investigative Consumer Reporting Agencies Act. If you send a request to have your results sent to past recipients of your credit report, please designate the organization's name and address. In the event an organization is not specifically designated, we will generally default to sending only to companies that have requested your credit information as a result of an action you took, such as applying for credit, insurance, employment or apartment rental. If you request to have your results sent to past recipients of your investigative consumer report, you have the right to designate which entities you wish to receive the updated report and which entities you do not wish to receive the update. If interested, you may also request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of information. For frequently asked questions about your credit report, please visit

Dispute Results (Continued)

experian.com/consumerfaqs.

Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

Payment History Legend

OK	Current / Terms met	PD	Past due 150 Days	VS	Voluntarily surrendered	D	Defaulted on contract
PD	Past due 30 Days	180	Past due 180 Days	R	Repossession	C	Collection
PD	Past due 60 Days	CRD	Creditor received deed	PBC	Paid by creditor	CO	Charge off
PD	Past due 90 Days	FS	Foreclosure proceedings started	EC	Insurance claim	CLS	Closed
PD	Past due 120 Days	F	Foreclosure	G	Claim filed with government	ND	No data for this period

Your Potentially Negative Account Activity

The most common items in this section are late payments, accounts that have been charged off or sent to collection, accounts settled for less than full value, and items that may need closer attention, such as transferred accounts.

	Jun21
Account Balance	\$9,772
Date Payment Received	11.17.20
Scheduled Payment Amount	\$256
Actual Amount Paid	No Data

As of Jun 2021 your credit limit/high balance was \$8,000

Your Positive Account Activity

These accounts may stay on your credit report for as long as they are open. Closed or paid-off accounts may continue to appear on your report for up to 10 years. Each of the items in this section has a positive payment history, meaning that no delinquencies or derogatory statuses are reported in the displayable payment history.

✓ Great job paying these accounts on time! Payment history is the biggest factor of your credit score.

Dispute Results (Continued)

Your Positive Account Activity (Continued)

BANK OF AMERICA Partial Acct # 552433528257....

Status (May 2023) Open/Never late.

PO BOX 982238 EL PASO TX 79998; (800) 421 2110

Type Credit card	Date opened Oct 2017		Address ID # 0109768569		Credit limit or original amount \$1,800		Recent balance \$1,323 as of May 2023		Responsibility Individual					
Terms Not reported	Monthly payment \$35		High balance \$2,375											
	Apr23	Mar23	Feb23	Jan23	Dec22	Nov22	Oct22	Sep22	Aug22	Jul22	Jun22	May22	Apr22	Mar22
Account Balance	\$1,336	\$1,347	\$1,362	\$1,375	\$1,387	\$1,400	\$1,414	\$1,427	\$1,441	\$1,453	\$1,467	\$1,480	\$1,495	\$1,507
Date Payment Received	04.13.23	03.13.23	02.13.23	01.13.23	12.13.22	11.14.22	10.13.22	09.13.22	08.13.22	07.13.22	06.13.22	05.13.22	04.13.22	03.14.22
Scheduled Payment Amount	\$36	\$34	\$37	\$37	\$36	\$36	\$36	\$36	\$36	\$35	\$35	\$34	\$35	\$33
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
	Feb22	Jan22	Dec21	Nov21	Oct21	Sep21	Aug21	Jul21	Jun21					
Account Balance	\$1,524	\$1,539	\$1,554	\$1,570	\$1,585	\$1,601	\$1,617	\$1,631	\$1,648					
Date Payment Received	02.14.22	01.13.22	12.13.21	11.13.21	10.13.21	09.13.21	08.13.21	07.13.21	06.14.21					
Scheduled Payment Amount	\$36	\$36	\$36	\$37	\$36	\$37	\$38	\$37	\$38					
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data					
Between Jun 2021 and Apr 2023, your credit limit/high balance was \$1,800														

CAPITAL ONE Partial Acct # 414709885249....

Status (May 2023) Open/Never late.

PO BOX 31293 SALT LAKE CITY UT 84131; (800) 955 7070

Type Credit Card	Date opened Aug 2015		Address ID # 0109768569		Credit limit or original amount \$10,000		Recent balance \$7,760 as of May 2023		Responsibility Individual					
Terms Not reported	Monthly payment \$255		High balance \$10,930											
	Apr23	Mar23	Feb23	Jan23	Dec22	Nov22	Oct22	Sep22	Aug22	Jul22	Jun22	May22	Apr22	Mar22
Account Balance	\$7,834	\$7,917	\$7,981	\$8,080	\$8,154	\$8,241	\$8,330	\$8,399	\$8,490	\$8,577	\$8,661	\$8,757	\$8,846	\$8,939
Date Payment Received	04.18.23	03.18.23	02.17.23	01.18.23	12.17.22	11.18.22	10.18.22	09.19.22	08.18.22	07.18.22	06.18.22	05.17.22	04.18.22	03.14.22
Scheduled Payment Amount	\$252	\$257	\$242	\$262	\$256	\$253	\$261	\$247	\$255	\$258	\$246	\$254	\$251	\$256
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
	Feb22	Jan22	Dec21	Nov21	Oct21	Sep21	Aug21	Jul21	Jun21					
Account Balance	\$9,015	\$9,123	\$9,217	\$9,305	\$9,406	\$9,494	\$9,602	\$9,693	\$9,788					
Date Payment Received	02.18.22	01.17.22	12.16.21	11.15.21	10.12.21	08.25.21	08.21.21	07.14.21	06.15.21					
Scheduled Payment Amount	\$244	\$262	\$265	\$262	\$270	\$264	\$277	\$278	\$276					
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data					
Between Jun 2021 and Apr 2023, your credit limit/high balance was \$10,000														

CAPITAL ONE Partial Acct # 486236721558....

Status (Mar 2018) Paid, Closed/Never late.

PO BOX 31293 SALT LAKE CITY UT 84131; (800) 955 7070

Type Credit card	Date opened Aug 2007		Address ID # 0109768569		Credit limit or original amount \$3,250		Recent balance Not reported		Responsibility Individual				
Terms Not reported	Monthly payment Not reported		High balance \$847										
	Apr2012	Mar2012	Feb2012	Jan2012	Dec2011	Sep2011	Aug2011	Jul2011	Jun2011	May2011	Apr2011	Mar2011	Feb2011
Comment:	Account closed at credit grantor's request.												

COMENITY BANK/ANNTYL R Partial Acct # 585637310181....

Status (Apr 2018) Paid, Closed/Never late.

PO BOX 182789 COLUMBUS OH 43218; No phone # available

Type Charge Card	Date opened Apr 2012		Address ID # 0109768569		Credit limit or original amount \$1,250		Recent balance Not reported		Responsibility Individual				
Terms Not reported	Monthly payment Not reported		High balance \$154										
	Apr2012	Mar2012	Feb2012	Jan2012	Dec2011	Sep2011	Aug2011	Jul2011	Jun2011	May2011	Apr2011	Mar2011	Feb2011
Comment:	Account closed at credit grantor's request.												

Dispute Results (Continued)**Your Positive Account Activity (Continued)**

DISCOVER BANK Partial Acct # 601100762985.... Status (May 2023) Closed/Never late.
 PO BOX 30939 SALT LAKE CITY UT 84130; (800) 347 2683

Type Credit card	Date opened Apr 2007	Address ID # 0109768569	Credit limit or original amount \$15,500	Recent balance \$13,480 as of May 2023	Responsibility Individual This account is scheduled to continue on record until May 2033.
Terms Not reported	Monthly payment \$270	High balance \$16,327		Comment: Account closed at credit grantor's request.	
	Mar23	Feb23	Jan23	Dec22	Nov22 Oct22 Sep22 Aug22 Jul22 Jun22 May22 Apr22 Mar22 Feb22
Account Balance	\$13,544	\$13,598	\$13,632	\$13,667	\$13,715 \$13,764 \$13,821 \$13,880 \$13,948 \$14,023 \$14,101 \$14,192 \$14,277 \$14,385
Date Payment Received	03.19.23	02.19.23	01.18.23	12.18.22	11.18.22 10.18.22 09.18.22 08.18.22 07.18.22 06.19.22 05.18.22 04.18.22 03.18.22 02.18.22
Scheduled Payment Amount	\$271	\$272	\$273	\$274	\$275 \$276 \$277 \$278 \$279 \$281 \$283 \$284 \$286 \$288
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data
	Jan22	Dec21	Nov21	Oct21	Sep21 Aug21 Jul21 Jun21
Account Balance	\$14,474	\$14,564	\$14,662	\$14,753	\$14,853 \$14,948 \$15,239 \$15,386
Date Payment Received	01.18.22	12.16.21	11.18.21	10.12.21	08.23.21 08.09.21 06.24.21 06.15.21
Scheduled Payment Amount	\$290	\$292	\$294	\$296	\$298 \$299 \$305 \$308
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data No Data No Data No Data No Data No Data
Between Jun 2021 and Mar 2023, your credit limit/high balance was \$15,500					

ENERBANK USA Partial Acct # 234025.... Status (Apr 2023) Open/Never late.
 650 S MAIN ST STE 1000 SALT LAKE CITY UT 84101; (888) 390 1220

Type Unsecured	Date opened Jun 2016	Address ID # 0109768569	Credit limit or original amount \$14,906	Recent balance \$6,176 as of Apr 2023	Responsibility Joint with REBECCA M DELISO
Terms 120 Months	Monthly payment \$196	High balance Not reported	Recent payment \$196 as of 04/18/2023		
	Mar23	Feb23	Jan23	Dec22	Nov22 Oct22 Sep22 Aug22 Jul22 Jun22 May22 Apr22 Mar22 Feb22
Account Balance	\$6,318	\$6,472	\$6,607	\$6,749	\$6,893 \$7,030 \$7,166 \$7,305 \$7,431 \$7,576 \$7,699 \$7,834 \$7,959 \$8,103
Date Payment Received	03.17.23	02.21.23	01.18.23	12.19.22	11.21.22 10.21.22 09.20.22 08.22.22 07.18.22 06.23.22 05.19.22 04.20.22 03.18.22 02.22.22
Scheduled Payment Amount	\$196	\$196	\$196	\$196	\$196 \$196 \$196 \$196 \$196 \$196 \$196 \$196 \$196 \$196
Actual Amount Paid	\$196	\$196	\$196	\$196	\$196 \$196 \$196 \$196 \$196 \$196 \$196 \$196 \$196 \$196
	Jan22	Dec21	Nov21	Oct21	Sep21 Aug21 Jul21 Jun21
Account Balance	\$8,225	\$8,344	\$8,483	\$8,598	\$8,721 \$8,864 \$9,149 \$9,262
Date Payment Received	01.20.22	12.17.21	11.22.21	10.18.21	09.17.21 08.26.21 07.12.21 06.09.21
Scheduled Payment Amount	\$196	\$196	\$196	\$196	\$196 \$196 \$196 \$196
Actual Amount Paid	\$196	\$196	\$196	\$196	\$196 \$396 \$196 \$196
The original amount of this account was \$14,906					

KOHL/CAPONE Partial Acct # 639305053899.... Status (Jul 2018) Paid, Closed/Never late.
 PO BOX 3115 MILWAUKEE WI 53201; (800) 564 5740

Type Charge Card	Date opened May 2009	Address ID # 0109768569	Credit limit or original amount \$1,500	Recent balance Not reported	Responsibility Individual
Terms Not reported	Monthly payment Not reported	High balance \$718		Comment: Closed due to inactivity	This account is scheduled to continue on record until Jul 2028.

LOANCARE Partial Acct # 623001926.... Status (Jun 2018) Paid, Closed/Never late.
 3637 SENTARA WAY VIRGINIA BEACH VA 23452; (757) 892 1700

Type Mortgage	Date opened Apr 2016	Address ID # 0109768569	Credit limit or original amount \$140,030	Recent balance Not reported	Responsibility Joint with REBECCA DELISO
Terms 30 Years	Monthly payment Not reported	High balance Not reported			This account is scheduled to continue on record until Jun 2028.
Fannie Mae ID 4011720522					

Dispute Results (Continued)**Your Positive Account Activity (Continued)**

NEW AMERICAN FUNDING Partial Acct # 965300023.... Status (Jun 2023) Open/Never late.
11001 LAKELIKE BLVD BLD 1 #325 AUSTIN TX 78717; (800) 893 5304

Type Mortgage	Date opened May 2018	Address ID # 0109768569	Credit limit or original amount \$146,000	Recent balance \$153,231 as of Jun 2023	Responsibility Joint with KEVIN JAMES BERGUNDER
Terms 30 Years	Monthly payment \$1,189	High balance Not reported	Recent payment \$1,200 as of 05/16/2023		

Mortgage ID #
100376300029844121

Fannie Mae ID
4014956515

	May23	Apr23	Mar23	Feb23	Jan23	Dec22	Nov22	Oct22	Sep22	Aug22	Jul22	Jun22	May22	Apr22
Account Balance	\$153,470	\$153,039	\$154,071	\$154,303	\$154,534	\$154,764	\$154,993	\$155,221	\$155,448	\$155,975	\$155,900	\$156,124	\$156,348	\$156,570
Date Payment Received	04.12.23	03.14.23	02.14.23	01.12.23	12.13.22	11.15.22	10.12.22	09.13.22	08.12.22	07.12.22	06.14.22	05.12.22	04.12.22	03.11.22
Scheduled Payment Amount	\$1,189	\$1,189	\$1,323	\$1,323	\$1,323	\$1,323	\$1,323	\$1,323	\$1,323	\$1,323	\$1,323	\$1,323	\$1,323	\$1,323
Actual Amount Paid	\$1,330	\$1,330	\$1,330	\$1,330	\$1,330	\$1,330	\$1,330	\$1,330	\$1,330	\$1,330	\$1,330	\$1,330	\$1,330	\$1,185
	Mar22	Feb22	Jan22	Dec21	Nov21	Oct21	Sep21	Aug21	Jul21	Jun21				
Account Balance	\$156,788	\$157,006	\$157,222	\$157,437	\$157,652	\$147,617	\$147,617	\$144,326	\$144,326	\$144,326				
Date Payment Received	02.14.22	01.12.22	12.20.21	12.06.21	11.04.21	05.05.20	05.05.20	05.05.20	05.05.20	05.05.20				
Scheduled Payment Amount	\$1,182	\$1,182	\$1,182	\$1,182	\$1,182	\$1,173	\$0	\$0	\$0	\$0				
Actual Amount Paid	\$1,185	\$1,185	\$1,185	\$1,185	\$6,953	No Data								

The original amount of this account was \$146,000

US DEPT OF ED/GLELSI Partial Acct # 295023838879....
PO BOX 7860 MADISON WI 53707; (800) 236 4300

Status (May 2023)
Transferred,closed/Never late.

Type Education	Date opened Oct 2007	Address ID # 0109768569	Credit limit or original amount \$21,093	Recent balance Not reported	Responsibility Individual									
Terms Not reported	Monthly payment Not reported	High balance Not reported		Comment: Account closed due to transfer.	This account is scheduled to continue on record until May 2033.									
	Apr23	Mar23	Feb23	Jan23	Dec22	Nov22	Oct22	Sep22	Aug22	Jul22	Jun22	May22	Apr22	Mar22
Account Balance	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590
Date Payment Received	04.01.23	03.01.23	02.01.23	01.01.23	12.01.22	11.01.22	10.01.22	09.01.22	08.01.22	07.01.22	06.01.22	05.01.22	04.01.22	03.01.22
Scheduled Payment Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
	Feb22	Jan22	Dec21	Nov21	Oct21	Sep21	Aug21	Jul21	Jun21					
Account Balance	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590					
Date Payment Received	02.01.22	01.01.22	12.01.21	11.01.21	10.01.21	09.01.21	08.01.21	07.01.21	06.01.21					
Scheduled Payment Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0					
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data					

The original amount of this account was \$21,093